

REMARKS

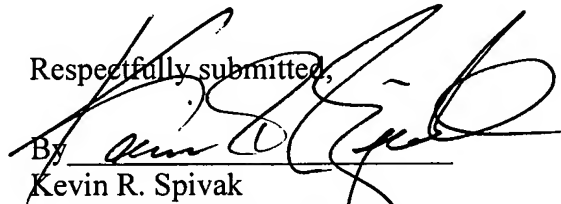
The claims (claims 1 and 9) have been amended to incorporate use in real time and service attributes including at least one of Advice of Charge and Subscriber Credit Limit Supervision, which limitations are not recited in the Swale reference. In view of the Examiner's comments presented in the Advisory Action, and the inclusion of the new features into the independent claims, all claims in this application are presently believed to be in condition for allowance. An indication of the same is earnestly solicited.

If it is determined that a telephone conference would expedite the prosecution of this application, the Examiner is invited to telephone the undersigned at the number given below.

In the event the U.S. Patent and Trademark Office determines that an extension and/or other relief is required, applicant petitions for any required relief including extensions of time and authorizes the Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to Deposit Account No. 03-1952 referencing docket no. 449122020600. However, the Commissioner is not authorized to charge the cost of the issue fee to the Deposit Account.

Dated: November 1, 2005

Respectfully submitted,


By _____

Kevin R. Spivak

Registration No.: 43,148

MORRISON & FOERSTER LLP

1650 Tysons Blvd, Suite 300

McLean, Virginia 22102

(703) 760-7762